

<b>Information to identify the case:</b>			
Debtor 1	<b>Jeffery Lee Hummel</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Shari Lynn Hummel</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-25835-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffery Lee Hummel

Shari Lynn Hummel

3/22/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Jeffery Lee Hummel  
Shari Lynn Hummel  
DebtorsCase No. 12-25835-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
Form ID: 3180WPage 1 of 2  
Total Noticed: 25

Date Rcvd: Mar 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2018.

db/jdb +Jeffery Lee Hummel, Shari Lynn Hummel, 1723 Loretta Drive, Pittsburgh, PA 15235-2327  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 14415944 +Bank of New York Mellon, as Trustee for, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 13521701 +Chase, Po Box 24696, Columbus, OH 43224-0696  
 13614898 +JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail code LA4,  
 700 Kansas Lane, Monroe, LA 71203-4774  
 13628387 +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P. O. Box 3020,  
 Norristown, PA 19404-3020  
 13521706 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
 13521708 +Powell Rogers & Speaks, 1 Fisher St, Halifax, PA 17032-8845

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2018 01:56:36 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946  
 cr +EDI: AISACG.COM Mar 23 2018 05:38:00 NCEP, LLC, PO Box 165028, Irving, TX 75016-5028  
 dft +EDI: AGFINANCE.COM Mar 23 2018 05:38:00 OneMain Financial, Inc., 300 Saint Paul Place,  
 Baltimore, MD 21202-5038  
 13521699 +EDI: ALLIANCEONE.COM Mar 23 2018 05:38:00 Allianceone, 1684 Woodlands Dr Ste 15,  
 Maumee, OH 43537-4093  
 13521700 EDI: BANKAMER.COM Mar 23 2018 05:38:00 Bank Of America, N.a., 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 13521702 +E-mail/Text: abovay@creditmanagementcompany.com Mar 23 2018 01:57:09 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13573797 +E-mail/Text: kburkley@bernsteinlaw.com Mar 23 2018 01:57:25 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13521703 +EDI: WFNNB.COM Mar 23 2018 05:38:00 Fashion Bug/soanb, 1103 Allen Dr,  
 Milford, OH 45150-8763  
 13521704 +EDI: PHINAMERI.COM Mar 23 2018 05:38:00 Gm Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 13521705 +EDI: HFC.COM Mar 23 2018 05:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13521707 +EDI: AGFINANCE.COM Mar 23 2018 05:38:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 13608339 EDI: PRA.COM Mar 23 2018 05:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13521709 +EDI: RMSC.COM Mar 23 2018 05:38:00 Sams Club / GEMB, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 13521710 +EDI: DRIV.COM Mar 23 2018 05:43:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N,  
 Dallas, TX 75247-3822  
 13521711 +EDI: SEARS.COM Mar 23 2018 05:38:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 13521712 +EDI: WTRRNBBANK.COM Mar 23 2018 05:38:00 Target Credit Card (TC),  
 C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475  
 13521713 +EDI: WTRRNBBANK.COM Mar 23 2018 05:38:00 Tnb-Visa (TV) / Target,  
 C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475  
 TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of New York Mellon, as Trustee for the Asset  
 cr JPMORGAN CHASE BANK, N.A.  
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et al..  
 cr\* +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Mar 22, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2018 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Joint Debtor Shari Lynn Hummel areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
Albert G. Reese, Jr. on behalf of Debtor Jeffery Lee Hummel areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
Christopher A. DeNardo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et  
al... pabk@logs.com  
James Warmbrodt on behalf of Creditor Bank of New York Mellon, as Trustee for the Asset  
Backed Securities Coporation Home Equity Loan Trust 1999-LB1 bkgroup@kmlawgroup.com  
James M. Berent on behalf of Joint Debtor Shari Lynn Hummel jamesberent@gmail.com  
James M. Berent on behalf of Plaintiff Shari Lynn Hummel jamesberent@gmail.com  
James M. Berent on behalf of Plaintiff Jeffery Lee Hummel jamesberent@gmail.com  
Kevin H. Buraks on behalf of Creditor Municipality of Penn Hills kburaks@portnoffonline.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11